

AMENDMENTS TO THE CLAIMS

The following listing of claims replaces all prior versions and listings of claims in the above-identified U.S. patent.

DO NOT ENTER
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LISTING OF CLAIMS

1. (previously presented) A method of providing an insurance product via a computing network, comprising the steps of,

obtaining information from a subscriber;

offering an insurance product to the subscriber;

issuing the insurance product to the subscriber, and

allowing the subscriber to access the computing after the insurance product has been issued to the subscriber, wherein on a variation being authorized, the subscriber is allowed to vary at least one term of the issued insurance product.

2. (currently amended) A method in accordance with claim 1, wherein the ~~changes~~ variations the subscriber can make include an extension of the period of the subscribers insurance policy or the area covered by the subscriber's insurance policy.

3. (originally) A method in accordance with claim 2, comprising the further step of, before issuing the insurance product to the subscriber, obtaining information from the subscriber, the information being applied to calculate the cost of the insurance product.

4. (original) A method in accordance with claim 3, comprising the further step of applying the information obtained from the subscriber to locate a value in one of a table and a multi-dimensional array of data, the value being the purchase cost of the insurance product.

5. (original) A method in accordance with claim 4, comprising the further step of utilising a first and a second table, the first table being utilised to calculate the cost to the subscriber when the subscriber is issued with the insurance product, and the second table being utilised to calculate the cost to the subscriber when the subscriber varies the at least one term of the insurance product.